

IN THE SPECIFICATION:

On page 12, after the paragraph beginning with "Figure 11 is a flow chart . . .," please add the following paragraph:

Figure 12 is a flow chart of examples of steps conducted as part of a matching service.

On pages 25 and 26, please replace the last paragraph beginning on page 25, line 24 and the first two full paragraphs on page 26, concluding at line 31, with the following amended paragraphs:

Matching Services include matching a client's specific requirement with the various vendor or Service Institutions offerings. With reference to Figure 12, for ~~For~~ example, if a client wishes to buy a refrigerator, the client may engage the matching service of the transaction service provider 10 in step 190. The transaction service provider 10 would then contact the various vendors that sell refrigerators and collect the information, including model designations and prices for the client, and in turn provide that information to the client in step 196. The transaction service provider 10 may suggest the best bargain for the client in terms of the preferences detailed by the client, with an emphasis on cost, features, warranty etc., in step 198

When the transaction service provider 10 contacts the vendors, in step 192, it may release certain information selected by the client to enhance the quality of the responses, and withhold other information. In the example of the refrigerator, the client may authorize the release of information such as the number of persons living in the client's household. This information may assist the vendor in suggesting an appropriately-sized model for the client to purchase. However, in step 194, the transaction service provider 10 would

not disclose other personal information, such as the client's name, address, or telephone number.

This service would be extended to all products and services offered by the service institutions associated with the transaction service provider 10. In another example, a client may wish to negotiate airfare to a selected destination. In step 200, to ~~To~~ enhance his or her bargaining power, the client may authorize the disclosure of his or her travel history for during the previous year. A particular carrier may value the repeat business that the client has given the airline in the past and may wish to offer a special fare to retain that loyal client rather than lose that client to another airline. The transaction service provider 10 can use the client's travel history as a bargaining tool without disclosure of the client's identity. Thus, the transaction service provider 10 acts as the Customer's Agent, negotiating for information to conduct purchases on behalf of the client without revealing the clients identity to the vendor until the actual purchase is finalized, in step 202.